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TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	10/616,124
	Filing Date	July 8, 2003
	First Named Inventor	Marvin T. Ling
	Art Unit	3624
	Examiner Name	Colbert, Ella
Total Number of Pages in This Submission	Attorney Docket Number	GTX-005

ENCLOSURES (Check all that apply)		
<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> After Allowance Communication to TC
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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT			
Firm Name	Luce, Forward, Hamilton & Scripps LLP		
Signature			
Printed name	Raphael A. Valencia		
Date	11/16/05	Reg. No.	43,216

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GTX-005

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Marvin T. Ling
Application No.: 10/616,124 Confirmation No. 2215
Filed : July 8, 2003
For : METHOD AND APPARATUS FOR TRANSACTING
ELECTRONIC COMMERCE USING ACCOUNT
HIERARCHY AND LOCKING OF ACCOUNTS
Examiner : Colbert, Ella
Art Unit : 3624

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

REPLY TO OFFICE ACTION

Sir:

Responsive to an Office action dated November 7, 2005, received in the above-identified application, applicant makes the following election and remarks.